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HUMAN SERVICES COMMITTEE FEBRUARY 23, 2016

SUPPORT S.B. 114 Presumptive Eligibility for Home Care

OPPOSE S.B. 105 Payment Funeral & Burial Expenses

Good afternoon, my name is Joelen Gates; I am an attorney at Connecticut Legal Services, Inc., a non-profit law firm dedicated to helping low-income people. My testimony is submitted on behalf of my low-income elderly clients, and the many low-income elderly residents of CT.

Support S.B. 114, Presumptive Medicaid Eligibility for Home Care

Most of my elderly clients would prefer to age in place in their homes with some assistance, rather than be institutionalized in a nursing home. This bill would continue the good work Connecticut has been doing to rebalance its long term care away from institutions.

When someone applies for Medicaid Long Term Care, they have to submit a lengthy application and provide, among other things, financial information going back five years from the date of the application. This application process is difficult, confusing, and often takes several months to complete. Elderly clients who are at risk of institutionalization often cannot wait months to receive services. They need the home care help immediately. Without those services, they risk being institutionalized before the application process is completed. S.B. 114 addresses this problem by identifying applicants within a short period of time who are eligible for Medicaid home care services.

This program would save the state money by providing less expensive home care services rather than the more expensive cost of nursing home care.

Oppose S.B. 105, Payment of Funeral and Burial Expenses by DSS

This bill would hurt families receiving TFA and beneficiaries of State Supplement for the Aged, Blind and Disabled whose relatives die.



The proposal adds two alternative sources of burial funding that reduce the amount the state would contribute to burial expenses. Under this bill, the state will contribute up to \$1,400 toward the burial of an indigent individual or a recipient of TFA, State Supplement or SAGA, with that amount being reduced by:

- The individual's funeral fund or pre-paid funeral contract (already law)
- The face value of the individual's life insurance policy (already law)
- Amounts in excess of \$3,200 from family/friend/organization contributions (already law for SAGA and indigents not receiving cash assistance, **but this bill would add TFA and State Supplement recipients**)
- **Net value of liquid assets of estate (new)**

For TFA recipients, who by definition have children, families would have to drain available resources to cover funeral costs before the state contributes any money. All the survivors, who are low-income, including children, should have access to the small savings in the decedent's account and to assistance from family and friends.

If this bill becomes law, we believe DSS must adopt regulations. As currently written, S.B. 105 gives DSS the option. The word "may" in Section 1 (b) and in Section 2 (b) should be replaced by the word "shall."

Thank you.